



Docket No.: 271189US28



ATTORNEYS AT LAW

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

RE: Application Serial No.: 10/806,572  
Applicants: Judith KLUGMAN  
Filing Date: March 22, 2004  
For: FLEXIBLE CATASTROPHE BOND  
Group Art Unit: 3694  
Examiner: TRAN, HAI

SIR:

Attached hereto for filing are the following papers:

**RESPONSE AND REQUEST FOR RECONSIDERATION  
PETITION FOR EXTENSION OF TIME (1 MTH.)**

Our online credit card payment in the amount of **\$60.00** is being made covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,  
MAIER & NEUSTADT, P.C.

  
- James J. Kulbaski

Registration No. 34,648

Customer Number

**22850**

(703) 413-3000 (phone)  
(703) 413-2220 (fax)

Scott A. McKeown  
Registration No. 42,866